



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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FLAGSTAR BANK, FSB.

In Re:

Bryan A. Adams, Sheila K. Harris-Adams,  
Debtors.

Order Filed on October 21, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-16468 ABA  
Adv. No.:  
Hearing Date: 10/19/22 @ 10:00 a.m.  
Judge: Andrew B. Altenberg

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: October 21, 2022**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Bryan A. Adams, Sheila K. Harris-Adams

Case No.: 22-16468 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor FLAGSTAR BANK, FSB., holder of a mortgage on real property located at 11 Linden Avenue, Merchantville, NJ, 08109, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Lee Abt, Esquire, attorney for Debtors, Bryan A. Adams, Sheila K. Harris-Adams, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 3) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.